



SAVINGS TO SMILE ABOUT!

The State of Texas Dental Discount PlanSM is available to employees, retirees and their dependents who are eligible to participate in the Texas Employees Group Benefits Program (GBP) through the Employees Retirement System of Texas (ERS).

The State of Texas Dental Discount Plan is offered through **Careington** International Corporation.

Good dental health is critical to your overall health. We believe it's important to give you affordable options that will help you save money on routine, specialty, preventive and even cosmetic dental care.

For one low monthly fee, the State of Texas Dental Discount Plan can help you save money on your dental care.

STATE OF TEXAS DENTAL DISCOUNT PLAN RATES

Membership Level	Plan Rate Per Month
Member Only	\$2.25
Member + Spouse	\$4.50
Member + Child(ren)	\$5.40
Member + Family	\$7.65
Surviving Spouse Only	\$2.25
Surviving Child(ren) Only	\$3.15
Surviving Spouse + Child(ren)	\$5.40



Plan Advantages

- Use immediately after plan effective date
- No forms to file with insurance companies
- No annual maximums or benefit restrictions
- Unlimited use of the discount program and its offerings
- Savings on cosmetic services
- See any dentist in the network and change at any time

It's EASY TO USE.

- Enroll during your Summer Enrollment period or within 31 days of becoming a new hire or new retiree or having a qualifying life event like getting married.
- Rates start at \$2.25 per month for member only.
- Your savings start the day your enrollment begins.
- There are no limits on plan use or benefit restrictions.
- Choose a participating dentist, schedule an appointment, show your plan ID card and pay the discounted fee on your dental services. You are responsible for paying all dental fees to the providers.

It's that easy to use this plan and save.

www.txdentaldiscount.com

DENTAL DISCOUNT PLAN DETAILS



It's SIMPLE TO SAVE.

Saving money on your dental care is simple and affordable with the State of Texas Dental Discount Plan. You can use the plan as much as you like on your dental care needs. You'll even save on cosmetic services like braces and whitening. With low monthly fees and savings on your dental care, the dental discount plan is something to smile about.



Did You Know?

For **less than \$30** a year, an individual plan participant can enjoy savings on dental care when they visit a participating dentist.

- Save 20% to 60% on most dental work including routine oral exams, unlimited cleanings and major work such as dentures, root canals and crowns.
- 20% savings on orthodontics including braces and retainers for children and adults
- 20% discount off of specialist fees
- Save on cosmetic services like bonding, veneers and whitening.
- Visit any participating dentist on the plan and change providers at any time.

EXAMPLE OF MEMBER SAVINGS

Procedure Description	* Regular Cost	** Your Cost	Your Savings
Adult Cleaning	\$93	\$31	67%
Child Cleaning	\$64	\$23	64%
Routine Checkup	\$50	\$15	70%
Four Bitewing X-Rays	\$63	\$22	65%
Composite (White) Filling	\$237	\$83	65%
Crown (Porcelain Fused to Noble Metal)	\$1,139	\$483	58%
Complete Upper Denture	\$1,560	\$643	59%
Molar Root Canal	\$1,200	\$438	64%
Extraction (Single Tooth)	\$168	\$55	67%

*Regular cost is based on the 80th percentile usual and customary rates as detailed in the 2012 FairHealth Report in Houston, Dallas, and San Antonio.

**These fees represent the average of the assigned Careington Care 500 Series fees for Houston, Dallas, and San Antonio. Percentages may vary by region.

Prices are subject to change.

PARTICIPATING PROVIDERS

The Careington network has more than 7,200 participating dental offices across Texas. You can also use this plan to save at more than 61,000 dental offices throughout the U.S.* To find a dentist near you, visit www.txdentaldiscount.com or call State of Texas Dental Discount Plan Customer Care at Careington toll-free at (844) 377-3368 (TTY – 711), Monday through Friday, from 7 a.m. to 7 p.m. CT.

You do not need to designate a primary dentist. Because the dental discount plan is not insurance, there are no pre-authorizations, referrals, or claims.

If your dentist is not listed as a participating provider, you can submit his or her name to Careington, and Careington will contact your dentist about joining the network. You can submit a provider nomination online at www.txdentaldiscount.com.

FREQUENTLY ASKED QUESTIONS

What is the State of Texas Dental Discount Plan?

It's a discount plan that provides you with discounted prices on the usual and customary charges for dental treatment and services. You pay the pre-negotiated discounted rates at the time you receive services. This plan is different from a dental insurance plan.

How does the dental discount plan work?

Find a participating dentist by visiting www.txdentaldiscount.com or by calling (844) 377-3368 (TTY – 711), Monday through Friday, from 7 a.m. to 7 p.m. CT. Make an appointment with the dentist. Show your ID card at the time of service and pay the discounted fee. You are responsible for paying all fees directly to the dentist.

If I have a dental insurance plan, can I still use my State of Texas Dental Discount Plan?

Yes, if you currently participate in a traditional dental insurance plan not offered by ERS, you may be able to enjoy added savings by also using a dental discount plan. The dental discount plan may help you save on dental services not typically included in a traditional insurance plan. You will want to check with your dentist to confirm that he or she will accept your dental insurance and dental discount plan for each service performed. **Please note: If you enroll in the State of Texas Dental Discount Plan, you cannot enroll in a dental insurance plan offered by ERS.**

Can I use my membership when I travel away from home?

Yes, your membership can be used at any participating dentist across Texas and throughout the United States and United Kingdom.

HELPFUL TERMS

Discount: A discount on the cost of dental care means a participant will pay a reduced fee at the time of service for dental treatment. Fee schedules are available at www.txdentaldiscount.com or by calling State of Texas Dental Discount Plan customer care at **Careington** toll-free at (844) 377-3368 (TTY – 711), Monday through Friday, from 7 a.m. to 7 p.m. CT.

Dental discount plan: A dental discount plan allows participants to pay a reduced cost on dental treatment when treatment is performed by a participating provider. The participant is responsible for paying all charges directly to the dentist at the time services are provided. Because the dental discount plan is not insurance, there are no claims to submit.

Fee schedule: A dental discount plan fee schedule is a list of the most commonly used dental procedures along with a reduced fee for each service. It helps participating network dentists know what to charge the participant, and it helps participants know what to pay for dental treatment.

Participating provider: A participating provider is a general dentist or specialist who is contracted with **Careington** to help you save on dental care. A **Careington** network dentist will charge plan participants a discounted fee on treatment received at the time of service.

What dentists can I go to?

You can find participating dentists by visiting www.txdentaldiscount.com and clicking on the “Find a dentist in your area” button or calling (844) 377-3368 (TTY – 711), Monday through Friday, from 7 a.m. to 7 p.m. CT.

How do I refer my dentist?

If your dentist is not listed as a participating provider, you can submit his or her name to **Careington**, and **Careington** will contact your dentist about joining the network. You can do this by submitting a provider nomination online at www.txdentaldiscount.com.

If my dentist refers me to a specialist who is not in the network, do I still get a discount?

You will only receive a discount by going to a participating specialist. We suggest printing out a list of participating specialists to share with your dentist to see if he or she could recommend a participating specialist.

Once I select a dentist, am I assigned to that dentist? How often can I change dentists?

Another great feature of the discount plan is your ability to select any dentist from the network. You can change dentists at any time, and household participants can select their own dentists. You have options and are not assigned to a single dentist.



Did You Know?

A family of four could save as much as \$1,200 or more each year with the State of Texas Dental Discount Plan.*

Savings figures assume the use of the **Careington 500 Series fee schedule, available in most areas. Individual savings may vary.*



Did You Know?

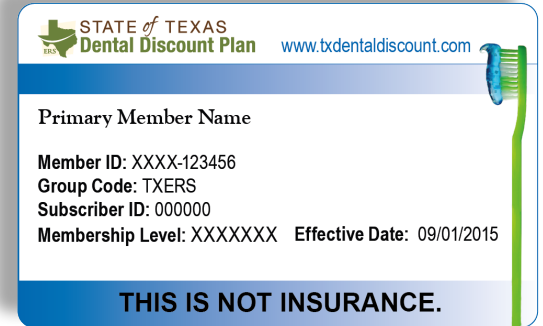
A State of Texas Dental Discount Plan participant will pay an average of \$68 total for a routine dental exam, x-rays and cleaning. That's an average savings of more than 67%* on the preventive dental care that's critical to your overall health!

**Savings figures assume the use of the Careington 500 Series fee schedule, available in most areas. Individual savings may vary.*

How To Use Your CARD

Enroll during your Summer Enrollment period or within 31 days of becoming a new hire or a new retiree. You can also enroll within 31 days of having a qualifying life event, like getting married.

1. Sign up for the State of Texas Dental Discount Plan.
2. Schedule your appointment with a participating dentist.
3. Show your member ID card at the time of service.
4. Receive your preventive, routine or specialty dental treatment.
5. Pay a discounted fee at the time of service – just by being a plan member!



QUESTIONS? CONTACT Us.



MAIL:

Careington International Corporation

Attention: State of Texas Dental Discount Plan Customer Care
7400 Gaylord Parkway, Frisco, Texas 75034



TOLL-FREE:

(844) 377-3368 (TTY – 711), Monday - Friday, 7 a.m. - 7 p.m. CT



EMAIL:

ERSupport@careington.com



WEBSITE:

www.txdentaldiscount.com

Disclosures

THIS PLAN IS NOT INSURANCE and is not intended to replace insurance. This plan is not a Qualified Health Plan under the Affordable Care Act. The plan provides discounts at certain health care providers for dental services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of dental services. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. Discount Medical Plan Organization and administrator: **Careington International Corporation**, 7400 Gaylord Parkway, Frisco, TX 75034; phone (844) 377-3368 (TTY-711).